

Figure 101

Invoice 216

Summary Agent 214

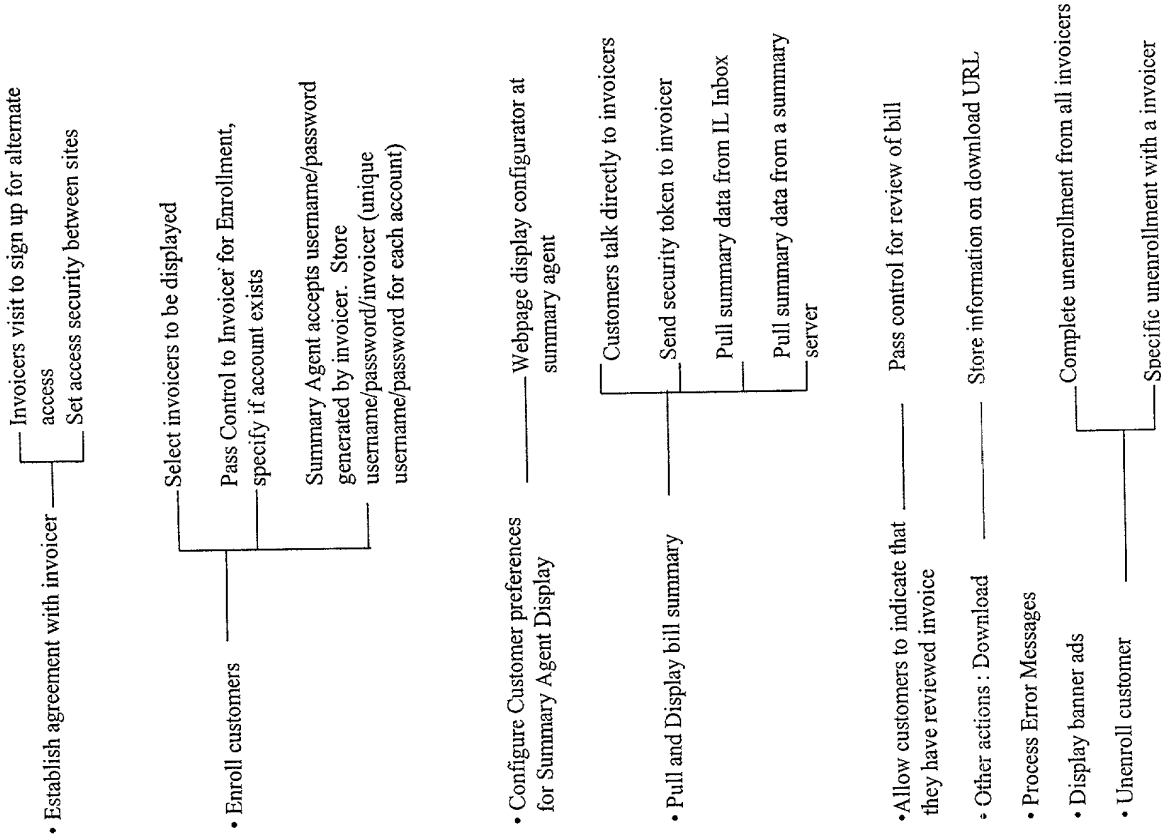
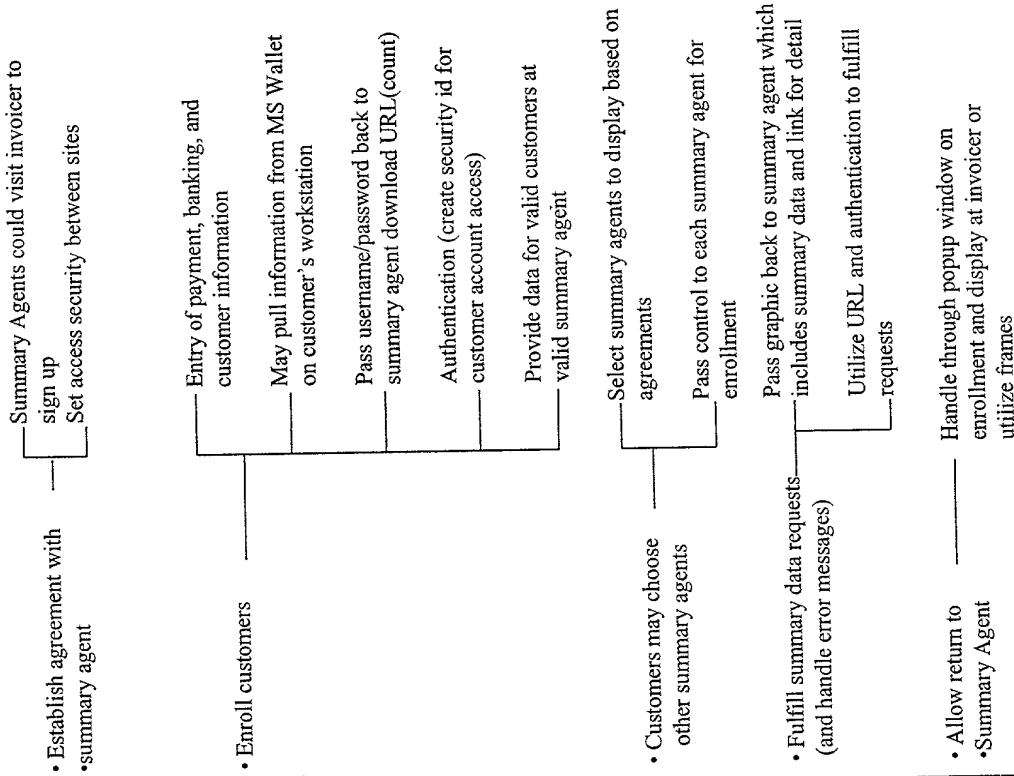


Figure 102



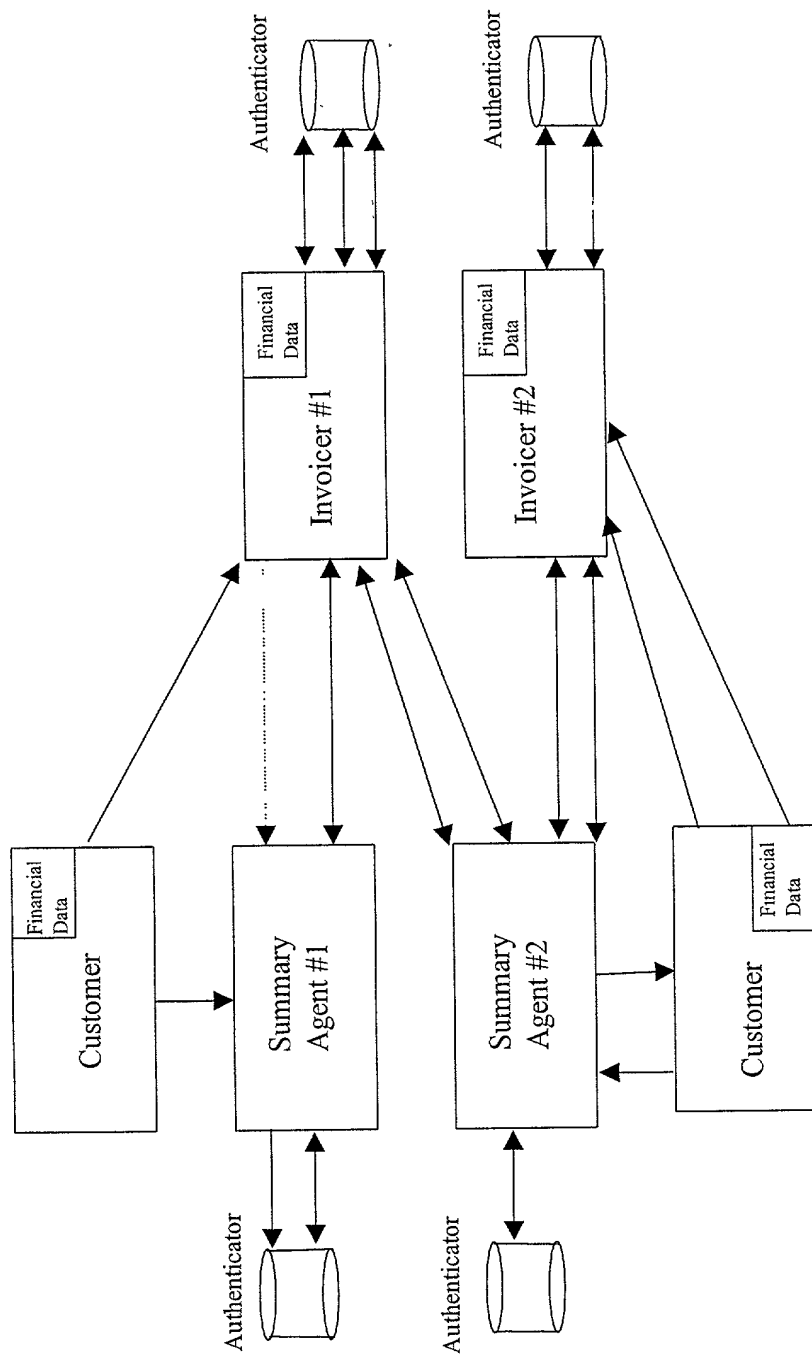


Figure 103

Summary Agent Space 214

(e.g., Summary Agent may be Yahoo, Home Banking Site, SB)

2 Customer enrolls at summary agent
Enters customer information/username,password

Email information
General Banking Information (?)

and Pymt Sources

Payment Arrangements

Select invoicees that they would like displayed

Website Configuration (limits, messages,
tolerances)

Publishing at other summary agents

3 Invoicee Specific Enrollment

6 Enroll at other invoicee sites based on invoicees
selected from list

7 Put Customer in pending queue at summary agent

8 Send confirmation Email

9 When confirmation returned, activate customer at
summary agent and invoicee sites

Invoicee Space 216

1 Invoicee enrolls with summary agent/home banking
site/serviceor with
Presentment Service

Register authentication parameters for
communication with presentment service and
invoicee

Establish URLs, summary server ids

Determine frequency of updates to summary agent
(or info may be gathered from summary server)

Banner Ad Management information at
summary agent

4 Customer Enrollment in Invoicee Space

Information passed from Summary Agent to Invoicee
Customer Information
Email information
PymtSource Information

Payment Arrangements
(All info can be modified at Invoicee side)

Specific Information at Invoicee
Password and Registration
Contract to autobill

5 Finalize enrollment at invoicee site(return id and pin code)

Figure 104

Invoice Space 216

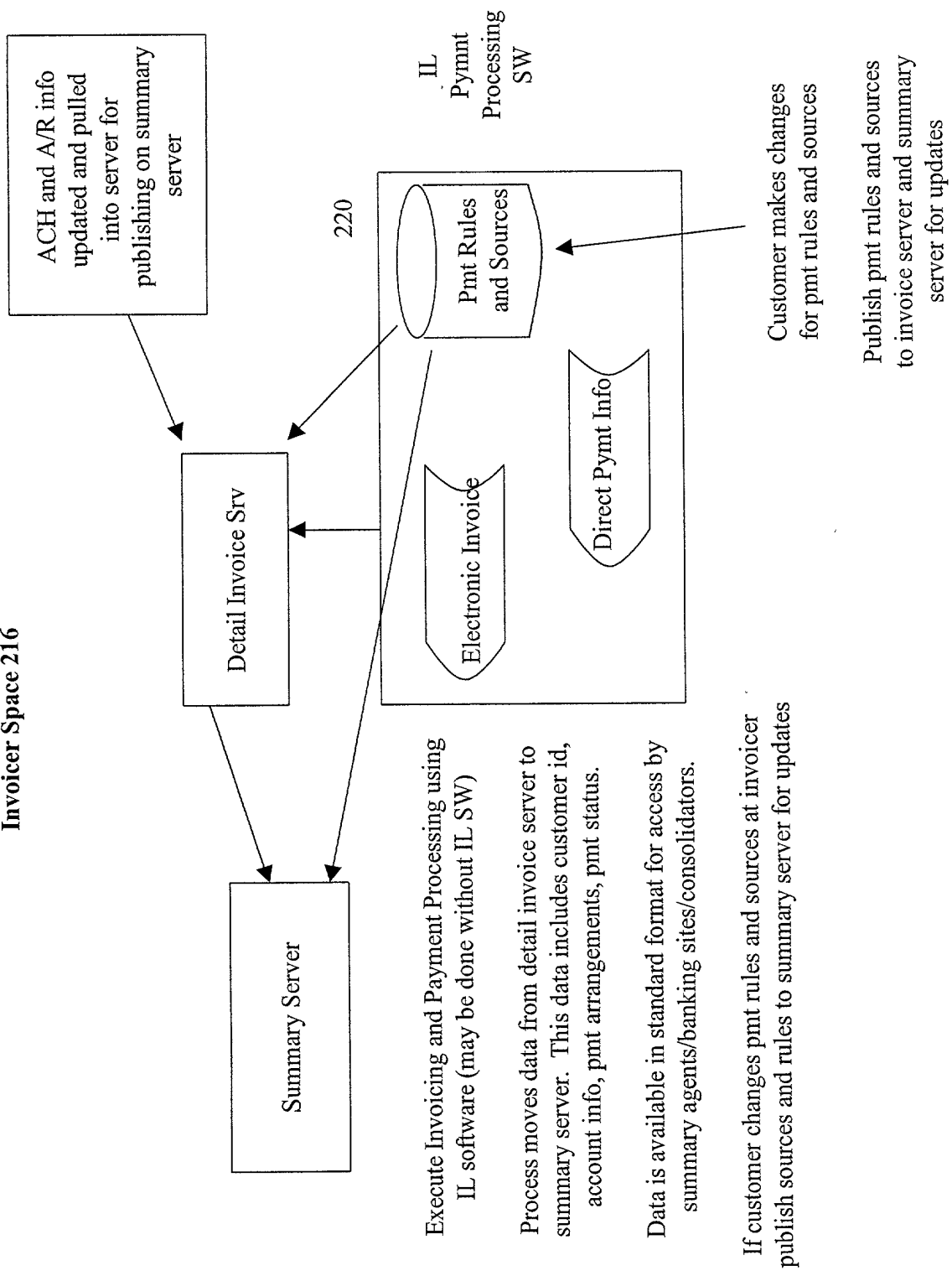


Figure 106

Summary Agent Space 214

(e.g., Summary Agent may be Yahoo, Home Banking Site, SB)

Customer Information

Id

Name, etc.

Summary Agent Password

Email

Status

Default Customer Payment Source Information
(Maybe Issue at Yahoo, but advantages at Bank)

Default Customer Payment Arrangements

Invoice Information for Summary Agent/Invoice Association
Authentication Parameters

General Info

URLs, Summary Servers

Invoicers to Display

Customer Id, Accounts, Invoice Id

Summary Billing Information

Customer Id, Accounts, Invoice Amt, Payments

Summary Agent Banner Information

Summary Agent Banner Metrics

Customer Profile

Invoice Space 216

Customer Information

Id

Name, etc

Invoice Password

Email

Status

Customer Contract Information

Customer Id

Contract Information

Payment Source Information as it relates to
Payment Arrangements

Payment Arrangements and Rules

Accounting Information and History

Summary Information

Server Identifications

Invoice Password and Authentication

Summary Agent Parameters

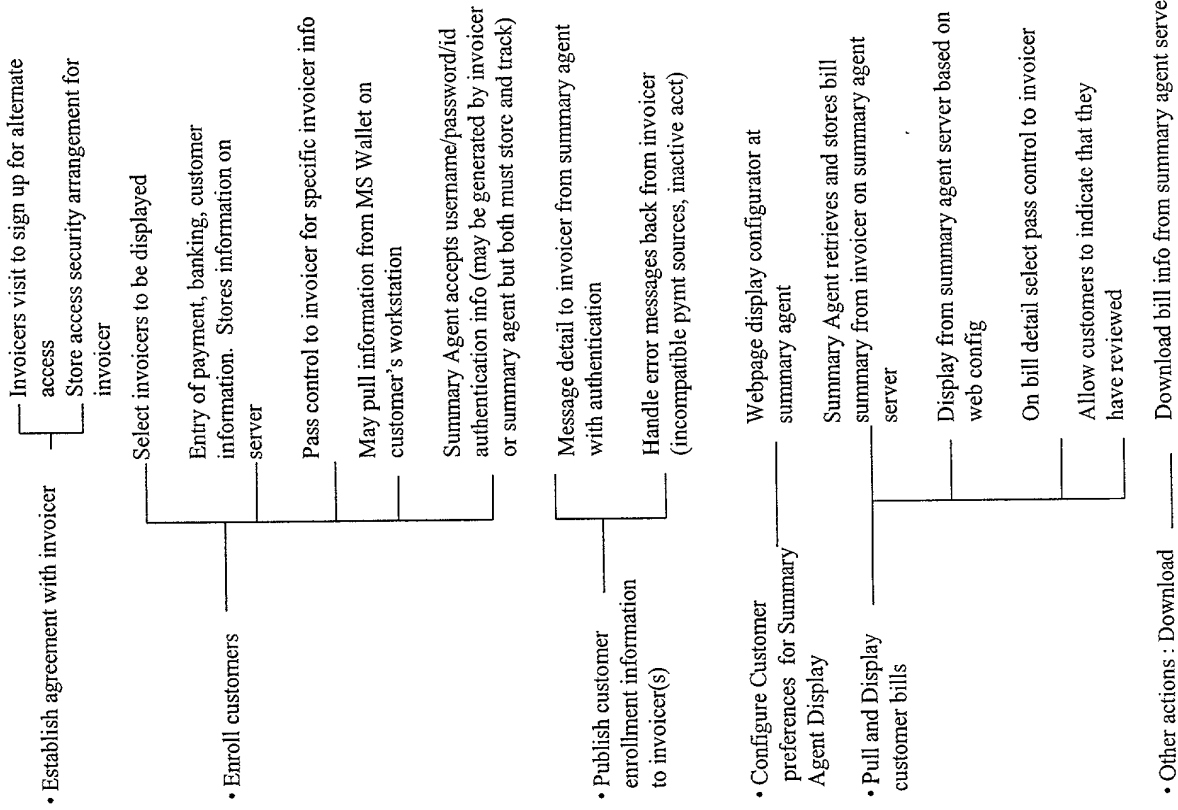
General Summary Agent Info

Invoice Banner Information

Invoice Banner Metrics

Figure 107

Summary Agent 214



Invoicer 216

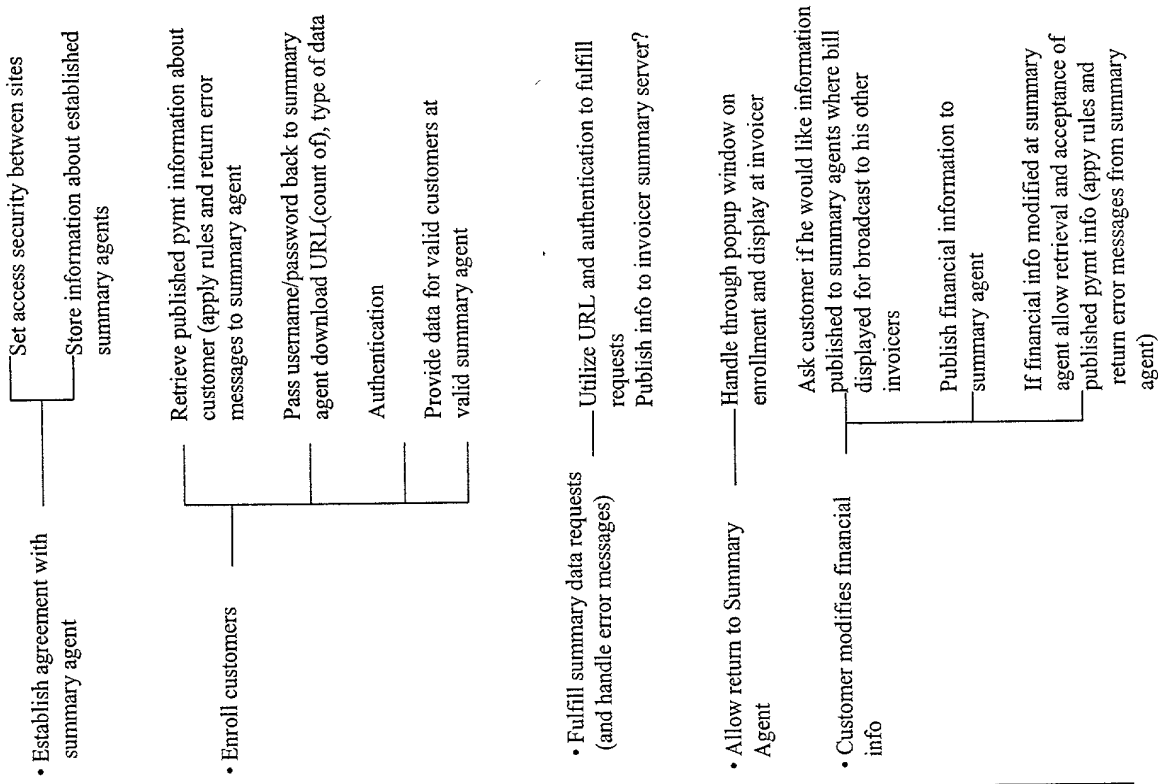


Figure 108

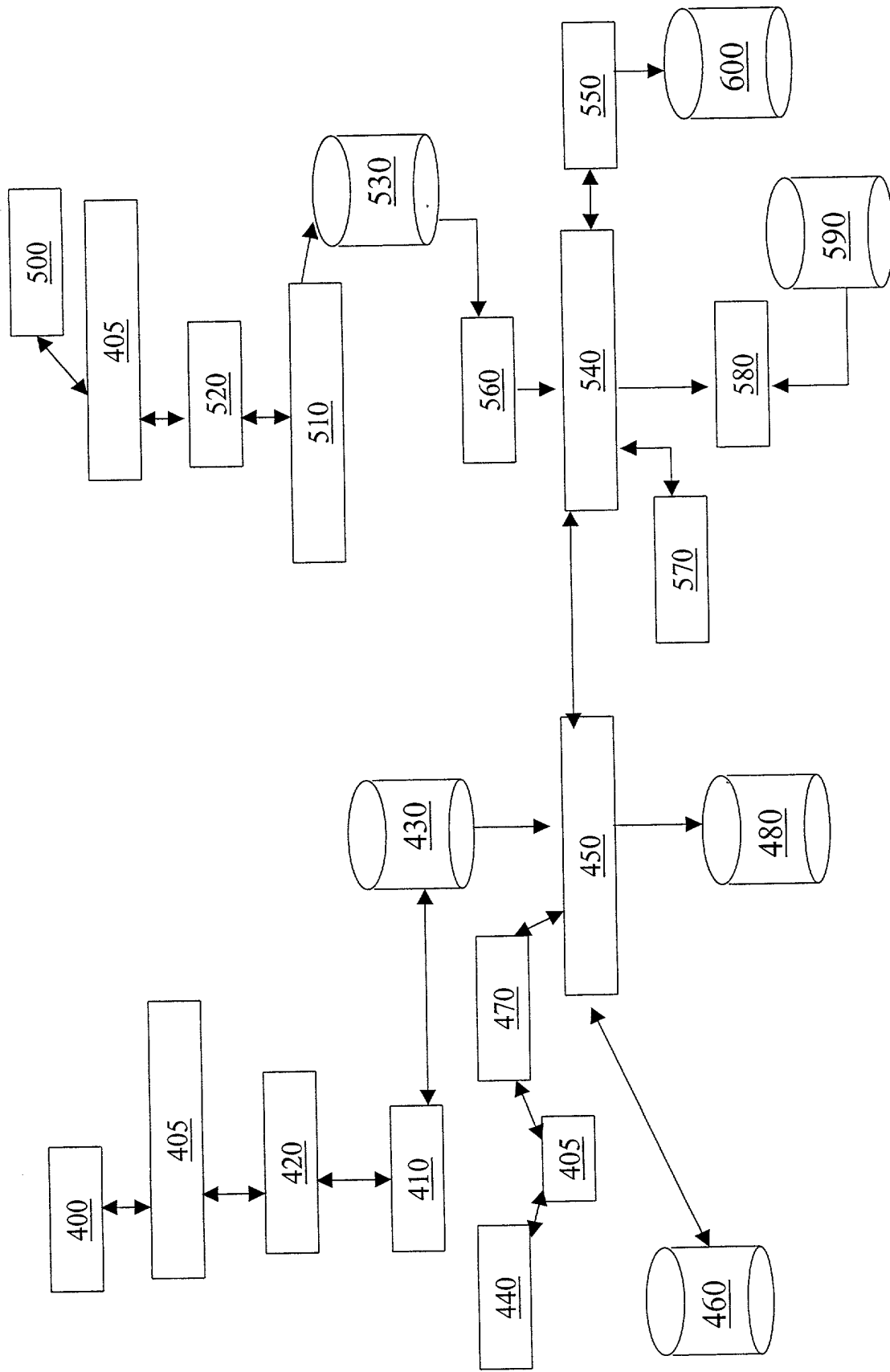


Figure 109

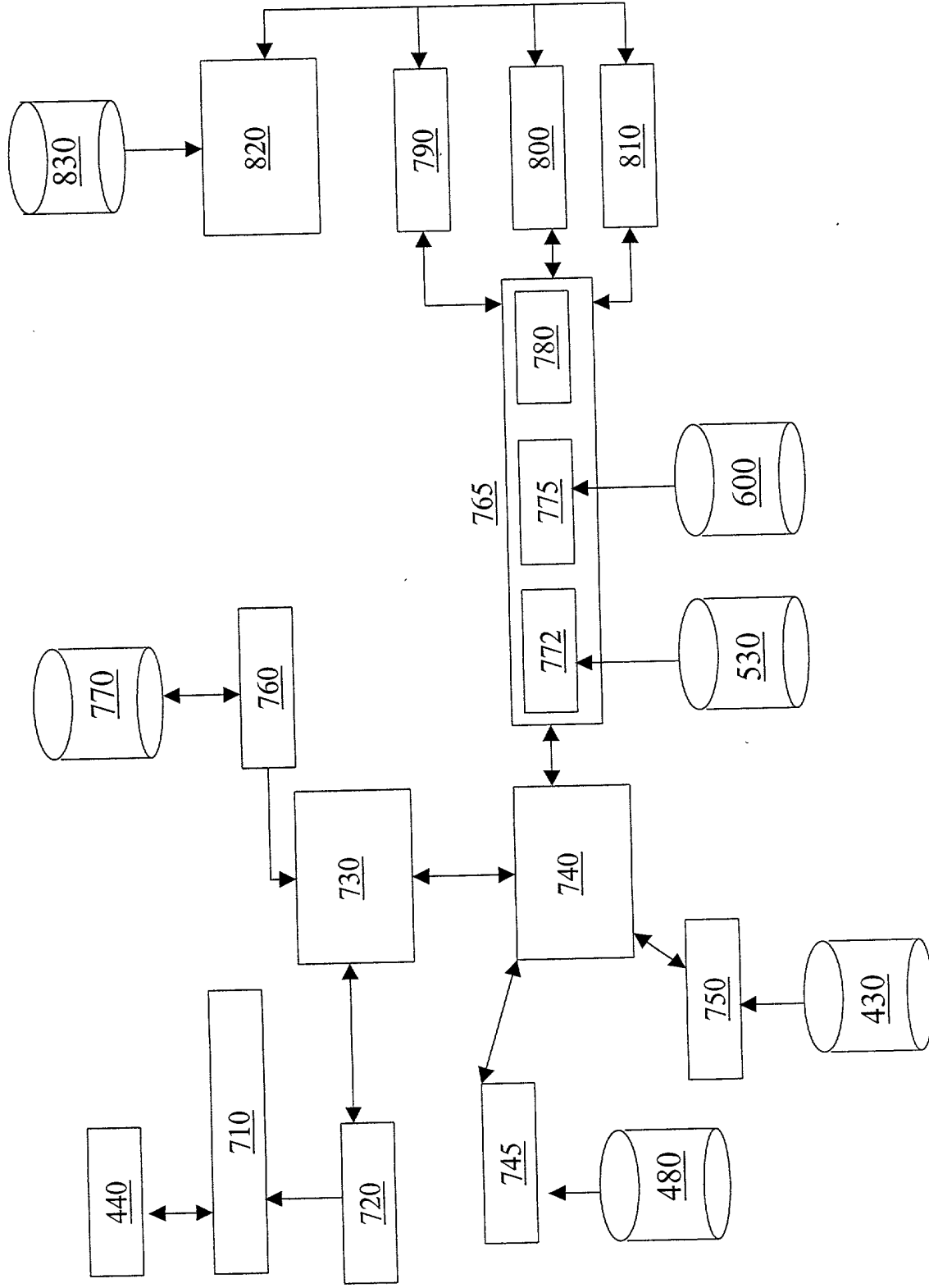


Figure 110

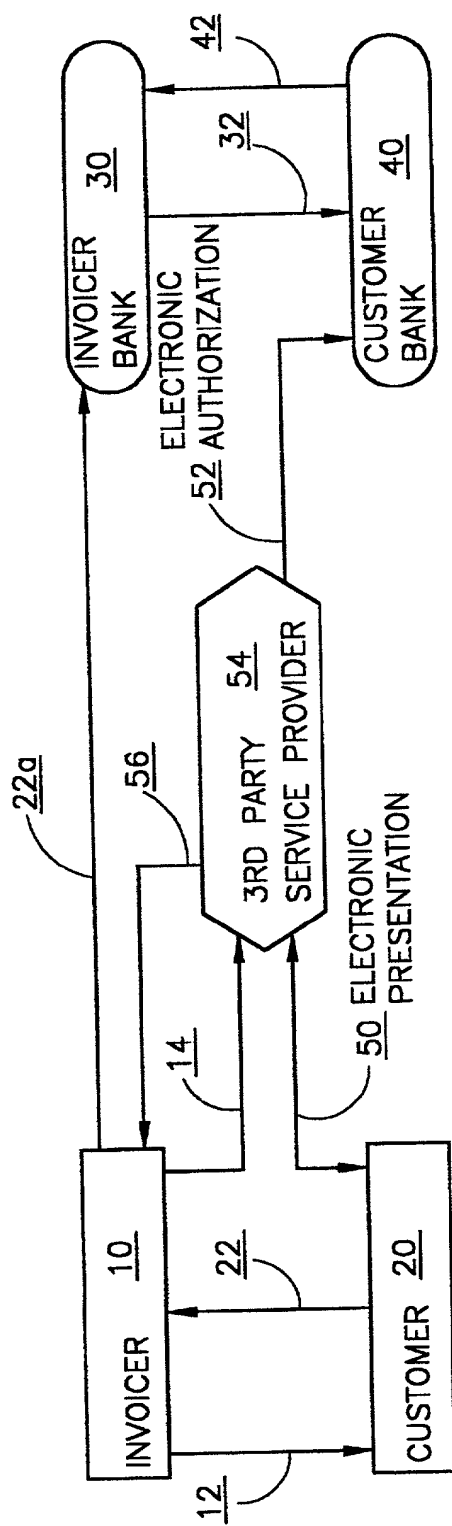


FIG. 111
(PRIOR ART)

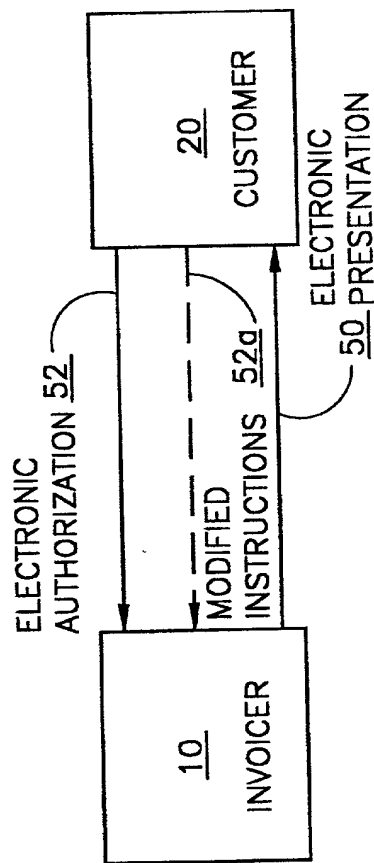


FIG. 112

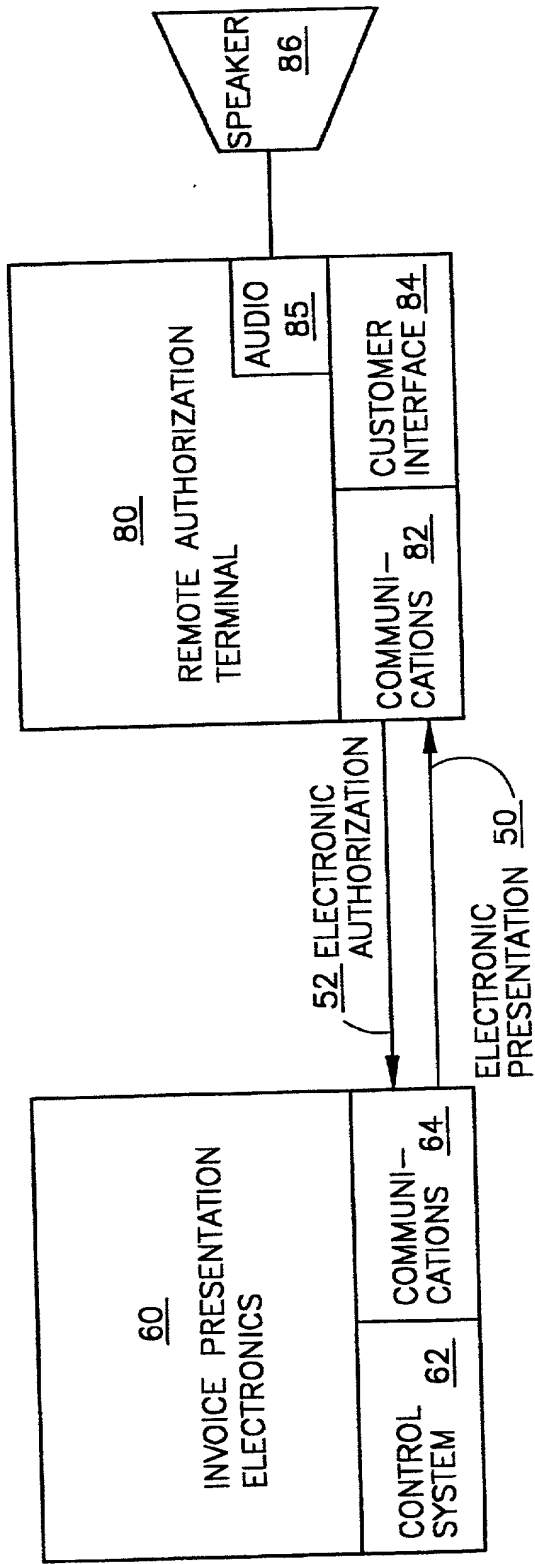


FIG. 113A

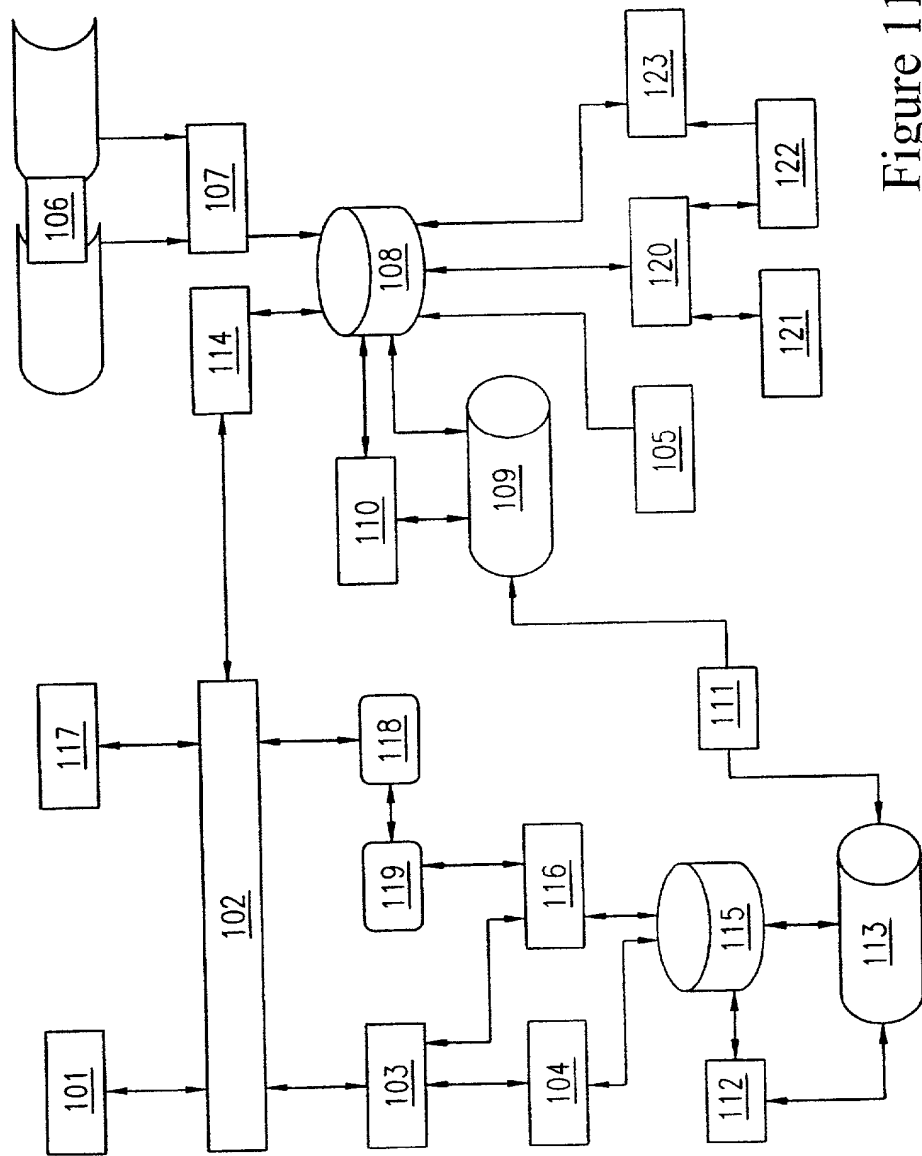


Figure 113B